

In re:  
Andrew P. Gaeta  
Danielle Gaeta  
Debtors

Case No. 17-15475-amc  
Chapter 13

District/off: 0313-2  
Date Rcvd: Aug 01, 2022

User: admin  
Form ID: 138OBJ

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Total Noticed: 69

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 03, 2022:**

Recip ID	Recipient Name and Address
db/jdb	+ Andrew P. Gaeta, Danielle Gaeta, 12478 Balston Road, Philadelphia, PA 19154-1908
13966394	+ Ditech, 332 Minnesota St Ste 610, Saint Paul, MN 55101-1314
13966393	Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709
13995326	Ditech Financial LLC, PO Box 6154, Rapid City, SD 57709-6154
14196265	+ Ditech Financial LLC, c/o Rebecca A Solarz, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14043038	Emergency Care Services of PA, PC, PO Box 1123, Minneapolis, MN 55440-1123
13987048	+ Philadelphia Gas Works, 800 W Montgomery Avenue, Philadelphia Pa 19122-2898, Attn: Bankruptcy Dept 3F
14046897	US DEPT OF EDUCATION, CLAIMS FILING UNIT, P O BOX 8973, MADISON, WI 53708-8973

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Aug 01 2022 23:59:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVBCICNOTICE1@state.pa.us	Aug 01 2022 23:59:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
13977722	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Aug 01 2022 23:59:00	ACAR Leasing LTD d/b/a GM Financial Leasing, P.O. Box 183853, Arlington, TX 76096-3853
13966372	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Aug 01 2022 23:59:00	AmeriCredit/GM Financial, Po Box 181145, Arlington, TX 76096-1145
13966371	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Aug 01 2022 23:59:00	AmeriCredit/GM Financial, Po Box 183853, Arlington, TX 76096-3853
13966374	+ Email/Text: BarclaysBankDelaware@tsico.com	Aug 01 2022 23:59:00	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
13966373	+ Email/Text: BarclaysBankDelaware@tsico.com	Aug 01 2022 23:59:00	Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
13966376	+ Email/Text: EBN_IndianapolisIMC@receivemorermp.com	Aug 01 2022 23:59:00	Berks Credit & Collections, 900 Corporate Dr, Reading, PA 19605-3340
13966375	+ Email/Text: EBN_IndianapolisIMC@receivemorermp.com	Aug 01 2022 23:59:00	Berks Credit & Collections, Po Box 329, Temple, PA 19560-0329
13966378	Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 02 2022 00:03:51	Capital One, 15000 Capital One Dr, Richmond, VA 23238
14043768	Email/Text: megan.harper@phila.gov	Aug 01 2022 23:59:00	City of Philadelphia, Law Department Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy

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13966377	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 02 2022 00:04:02	Blvd., 5th Floor, Philadelphia, PA 19102-1595
13997918	Email/PDF: bncnotices@becket-lee.com	Aug 02 2022 00:04:03	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
13966380	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 02 2022 00:03:53	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
13966379	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 02 2022 00:04:03	Citibank North America, Po Box 6497, Sioux Falls, SD 57117-6497
13966381	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 02 2022 00:03:53	Citibank North America, Citicorp Credit Svrs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
13966382	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 02 2022 00:03:59	Citibank/Best Buy, Centralized Bk/Citicorp Credit Svrs, Po Box 790040, St Louis, MO 63179-0040
13966384	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 02 2022 00:03:59	Citibank/Sunoco, Po Box 6497, Sioux Falls, SD 57117-6497
13966383	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 02 2022 00:03:53	Citibank/Sunoco, Citicorp Credit Card/Centralized Bankrup, Po Box 790040, St Louis, MO 63179-0040
13966386	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 02 2022 00:03:53	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
13966385	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 02 2022 00:04:03	Citibank/The Home Depot, Citicorp Cr Svrs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
13966388	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 01 2022 23:59:00	Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
13966387	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 01 2022 23:59:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
13966390	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 01 2022 23:59:00	Comenitycapital/idlimg, 4590 E Broad St, Columbus, OH 43213-1301
13966389	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 01 2022 23:59:00	Comenitycapital/idlimg, Comenity Bank, Po Box 182125, Columbus, OH 43218-2125
13966392	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 02 2022 00:03:53	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
13966391	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 02 2022 00:03:58	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
13966418	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 02 2022 00:04:04	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
13966419	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 02 2022 00:14:13	Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
14039835	Email/Text: bnc-quantum@quantum3group.com	Aug 01 2022 23:59:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
13966396	+ Email/Text: PBNCNotifications@perituservices.com	Aug 01 2022 23:59:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
13966395	+ Email/Text: PBNCNotifications@perituservices.com	Aug 01 2022 23:59:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
14042662	Email/PDF: resurgentbknotifications@resurgent.com	Aug 02 2022 00:03:53	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBW, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14481742	Email/Text: mtgbk@shellpointmtg.com	Aug 01 2022 23:59:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC

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		29603-0826
13996308	Email/PDF: PRA_BK2_CASE_UPDATE@portfolioconversion.com	Aug 02 2022 00:03:52
13966760	+ Email/PDF: rmscidi@recoverycorp.com	Aug 02 2022 00:03:58
14043262	Email/Text: bnc-quantum@quantum3group.com	Aug 01 2022 23:59:00
14045779	Email/Text: bnc-quantum@quantum3group.com	Aug 01 2022 23:59:00
13966397	+ Email/PDF: gecscdi@recoverycorp.com	Aug 02 2022 00:03:59
13966398	+ Email/PDF: gecscdi@recoverycorp.com	Aug 02 2022 00:03:52
13966399	+ Email/PDF: gecscdi@recoverycorp.com	Aug 02 2022 00:03:52
13966400	+ Email/PDF: gecscdi@recoverycorp.com	Aug 02 2022 00:03:58
13966401	+ Email/PDF: gecscdi@recoverycorp.com	Aug 02 2022 00:04:02
13966402	+ Email/PDF: gecscdi@recoverycorp.com	Aug 02 2022 00:04:02
13966404	+ Email/PDF: gecscdi@recoverycorp.com	Aug 02 2022 00:03:53
13966403	+ Email/PDF: gecscdi@recoverycorp.com	Aug 02 2022 00:03:52
13966405	+ Email/PDF: gecscdi@recoverycorp.com	Aug 02 2022 00:03:52
13966406	+ Email/PDF: gecscdi@recoverycorp.com	Aug 02 2022 00:03:52
14044782	+ Email/Text: bncmail@w-legal.com	Aug 01 2022 23:59:00
13966410	Email/Text: bankruptcy@td.com	Aug 01 2022 23:59:00
13966409	Email/Text: bankruptcy@td.com	Aug 01 2022 23:59:00
14003632	+ Email/Text: tdebn@credbankserv.com	Aug 01 2022 23:59:00
13966408	+ Email/Text: bncmail@w-legal.com	Aug 01 2022 23:59:00
13966407	+ Email/Text: bncmail@w-legal.com	Aug 01 2022 23:59:00
14050034	+ Email/Text: RASEBN@raslg.com	Aug 01 2022 23:59:00
13966414	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Aug 01 2022 23:59:00
13966413	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Aug 01 2022 23:59:00
13966415	Email/Text: bkelectronicnotices@usaa.com	

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		Aug 01 2022 23:59:00	Usaa Savings Bank, Po Box 47504, San Antonio, TX 78265
13966417	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Aug 01 2022 23:59:00	Verizon, Po Box 650051, Dallas, TX 75265-0051
13966416	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Aug 01 2022 23:59:00	Verizon, Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500, Weldon Springs, MO 63304-2225
14021816	+ Email/PDF: ebn_ais@aisinfo.com	Aug 02 2022 00:03:58	Verizon by American Infosource LP, 4515 N. Santa Fe Avenue, Oklahoma City, OK 73118-7901

TOTAL: 61

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
13966411	##+	TD Retail Card Services, Attn: Bankruptcy, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035
13966412	##+	TD Retail Card Services, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035

TOTAL: 0 Undeliverable, 0 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 03, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 1, 2022 at the address(es) listed below:

Name	Email Address
CHARLES GRIFFIN WOHLRAB	on behalf of Creditor USAA Federal Savings Bank cwohlrab@raslg.com
HAROLD N. KAPLAN	on behalf of Creditor DITECH FINANCIAL LLC hkaplan@rasnj.com
PAUL H. YOUNG	on behalf of Joint Debtor Danielle Gaeta support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com lesliebrown.paralegal@gmail.com
PAUL H. YOUNG	on behalf of Debtor Andrew P. Gaeta support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com lesliebrown.paralegal@gmail.com
POLLY A. LANGDON	on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingch13.com
REBECCA ANN SOLARZ	on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmllawgroup.com rsolarz@kmllawgroup.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com

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United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

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**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: Andrew P. Gaeta and Danielle Gaeta

Debtor(s)

Case No: 17-15475-amc

Chapter: 13

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***NOTICE OF DEADLINE TO OBJECT TO DISCHARGE***

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 8/1/22